

PATENT

REMARKS

This paper is responsive to a non-final Office action dated November 24, 2003. Claims 1-30 were examined. The Examiner has rejected claim 25 and objected to claim 26. Claims 25 and 26 have been amended. Claims 1, 8, and 14 have been amended to correct grammatical errors. New claims 31 – 36 have been added. The Examiner has also objected to the specification. Accordingly, the specification has been amended to update the related patent application information. The Examiner has indicated allowable subject matter in claim 26 and allowed claims 1 – 24, and 27 – 30. Applicant appreciates the indication of allowable subject matter.

Rejection under 35 U.S.C. §101

The Examiner has rejected claim 25 under 35 U.S.C. §101 as being directed to non-statutory subject matter, but has indicated allowability of claim 26, which is dependent on claim 25. Applicant has amended claim 25 to include the transaction processing environment of claim 26. Accordingly, claim 26 has also been amended.

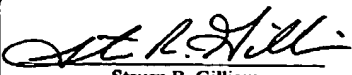
Allowed Claims

Applicant appreciates the Examiner's reasons for allowance. Applicant respectfully submits that the claims are allowable because the art of record fails to teach, alone or in combination, the invention described in at least each of the independent claims.

Conclusion


In summary, claims 1-36 are in the case. None of the claims have been amended to overcome any prior art of record. All claims are believed to be allowable over the art of record, and a Notice of Allowance to that effect is respectfully solicited. Nonetheless, if any issues remain that could be more efficiently handled by telephone, the Examiner is requested to call the undersigned at the number listed below.

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 Steven R. Gilliam	<u>2/24/2004</u> Date

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Respectfully submitted,


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